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DEBTS;

THE SUBSTANCE OF

THREE SERMONS,

DELIVERED

IN THE SECOND PRESBYTERIAN CHURCH,

ELIZABETH-TOWN.

BY DAVID MAGIE, A. M.

PASTOR OF SAID CHURCH.

Godliness is profitable unto all things.....PAUL.

No jail would have been needed, if all men were pious.....REV. J. A. JAMES.

ELIZABETH-TOWN:

PRINTED BY SANDERSON AND BROOKFIELD.

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1830.

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ELIZABETH-TOWN, FEBRUARY, 1830.

REV. AND DEAR SIR,

At a meeting of the Session and Trustees of this Church, it was resolved—

That a Committee be appointed to request of the Rev. Mr. MAGIE, for publication, a copy of his three Sermons on the text *Owe no man any thing*; or such parts of them as he may think proper to furnish.

With feelings of sincere respect, yours,

JAMES CRANE,
CHARLES DAVIS, } Com.

REV. MR. MAGIE.

TO THE PEOPLE OF THE AUTHOR'S CHARGE :

THESE Sermons are published in consequence of the above request. The Author has long thought that Religion is not enough incorporated with the week-day transactions of men. He would not have it stripped of its sacredness, but he would gladly see that sacredness more diffused over the face of society. It only remains for him to pray, that what has been done may be useful.

YOUR PASTOR.

1828
H. H. C.

SERMON 1.

DEBTS,--THE CAUSES OF THEM.

ROMANS xiii. 8.—*Owe no man any thing.*

EVERY attentive reader of the Bible, knows what importance it attaches to the common duties of life. The grace which it reveals, not only saves men from ruin, but teaches them to live soberly, righteously and godly, in this present world. No one possessed of the spirit which pervades these pages, *can do to others what he would be unwilling to have done to himself.* Only let the Bible have its proper influence, and it will make every individual in the community an honest man, as well as a sincere Christian. Indeed, one of its specified objects is to teach men how to walk uprightly, and guide their affairs with discretion. An inspired Apostle has condescended to give lessons on this topic, and one of these lessons is, *Owe no man any thing.* These lessons are found among the oracles of God, and consequently we are bound to give heed to them.

The question here very naturally arises, What are we to understand by this precept? If it is to be taken literally, the whole system of debt and credit is radically wrong, and should be abandoned at once. But that this is not the idea, is evident from other parts of the Bible, as well as from the necessity of the case. There can be nothing sinful in contracting debts, in itself considered. The sin consists in involving one's self unnecessarily; in doing so frequently and by a kind of system, and without any rational prospect of being able to meet the demand. Men of extensive business must obtain credit and give it. This practice is often absolutely necessary, and is not to be censured, provided always every payment is punctually made, and every pledge

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fairly and honestly redeemed. It is the custom of running needlessly in debt, and beyond the person's ability to discharge it, that ought to be frowned upon. Just here is it that we wish to see the text brought to bear upon the feelings and conduct of the whole community.

I trust no one will mistake my meaning. Far be it from me to advance any opinion that would interfere, in the least, with the successful transaction of business. My only wish, on this subject, is to induce men to be cautious how they contract debts, especially when they have no fair prospect of paying them. This is the evil at which these discourses are intended to aim. Bring the community to act upon a different plan, in this respect, and my whole object is gained at once. But let the present practice of obtaining credit continue, and there must of necessity be delay, and trouble, and embarrassment, and prosecutions. Our piety also, no less than our worldly prosperity, demands a change. Could we all come into the plan of *owing no man any thing*, there would be more brotherly love, more mutual confidence, and more of every Christian virtue. This would reduce the matter of debts to the standard of the Gospel, and could not fail to have a beneficial tendency.

It may be important also to remark, that it is not every honest man, who has it in his power to comply with the injunction in the text. No one is required to perform impossibilities. Failures and embarrassments will take place, in this uncertain world, when there is nothing like dishonesty of intention. Many a fond scheme, and prudent calculation, will end in bitter disappointment. A single unlooked for, and unavoidable event, not unfrequently strips a person of all that he has. Besides, there is a Providence in this thing. *The race*, says the wise man, *is not always to the swift, nor the battle to the strong, nor yet riches to men of understanding*. God may send sickness to eat up the man's substance, fire may come down from heaven to consume his dwelling, his friends may deal deceitfully as a brook, the failure of others may entail ruin on himself. But it is not that he wishes to avoid paying every honest debt, or has any disposition to substitute law for justice. Only let him have the ability, and he will never rest until he actually *owes no man any thing*.

Let it then be borne in mind, that when I speak of contracting debts, it is not, in every case, to condemn the thing itself. Nor would I say a word that might seem to bear hard upon any honest man, of adverse fortune. My objection is to the habit of running in debt, daily and needlessly, and often with neither the disposition nor the ability to pay it. This is what brings so much reproach upon religion, and so deranges men's temporal affairs. The importance of the subject must be my apology for thus presenting it to your notice. My plan will be,

To consider the CAUSES, the EVILS, and the REMEDIES, of needless debts. These several particulars will each form the subject of a discourse by itself. At present your attention is requested to some of the CAUSES of unnecessary debts. And,

1st. *Men contract debts of this description, because they do not see how improper it is to do so.*

Neither conscience, nor the Bible, is consulted on the subject. Many act as if they might contract debts every day, and neglect to pay them, with little or no criminality on their part. But is this according to the plain declarations of the Word of God? The answer is found in what the Saviour says of *loving our neighbour as ourselves, and rendering unto all their dues*. This is not done by him who neglects to pay his honest debts. Moreover, the practice is contrary to the plainest principles of rectitude between man and man. Of all the virtues of life justice and equity certainly hold the first place, and to them should every thing else be made to give way. As far as they bear rule, a community can scarcely fail of being industrious and moral, and prosperous and happy. But is it just or equitable to contract debts, and then be careless whether they are paid or not? As well might we build a house, or buy a field, with the exactions of unrighteousness. These debts, like the hire of the labourer, will cry, and the cry, sooner or later, will enter the ears of the Lord of Sabaoth. No matter what happens to be custom on this subject, if the thing itself is wrong. The morality of the Gospel enjoins it upon us, to render to our neighbour the things that are his. With this rule no one is at liberty to dispense, under pain of the Divine displeasure.

To provide things honest in the sight of all men, is as much a duty as it is to read the Bible. One person has no right, in a

moral point of view actually no right, to appropriate to himself, what belongs to another. To contract debts without designing to pay them, is a sin of no small magnitude. In principle it amounts precisely to the same thing, as for one person to defraud another by downright dishonesty. Any degree of inconvenience is preferable to such a sacrifice of conscience and right feeling. No one has a right to act as if the precept in the text, was a mere dead letter in the statute book. We might as well blot out any other verse in the Bible as this. Did men look at the subject in this light, they would consider it no privilege to be so frequently trusted. They would eat their dinner of herbs, if need be, and be content, because they *owe no man any thing*. Their sleep would be sweet, and they would not be in trouble as many others are.

Multitudes seem to forget how distinctly God has spoken on the subject of debts. One might almost conclude that they never read the injunction, upon which we are meditating. At any rate, they appear to forget that there is really no such thing as piety without honesty. Hence the Bible is suffered to have little or no control over their commercial transactions. But let men listen to what the Word of God says on this point, and the evil will be corrected at once.

2d. *Needless debts are often contracted, in the hope of being better able to pay them at some future time.*

There are perhaps few, who do not form a sort of loose, indefinite design of paying every just demand. It is their expectation to be able to do it, and they trust to some future casualty to augment their resources, for this very purpose. Such persons, however, ought to remember that we know not what a day may bring forth. Death may soon have done his work upon us; our wives may be made widows, and our children be left fatherless. Is it not hazardous, then, for men to boast themselves of to-morrow? or make any great calculations of what they may hereafter be able to do? But look at the subject in another light. Men run in debt under the impression that next month, or next year, will find them better able to pay it. This may be true, if they are actually now in possession of the property that may be turned to such an account. Otherwise the calculation is deceptive. Next month, and next year, be it remembered, will bring their wants and en-

gements with them. To purchase now with a view of paying then, is only imposing a double burden, laying a double load, upon that future time. We might as well be idle to-day, under an expectation of being able to perform two days' works to-morrow. But this is the very plan on which multitudes act in contracting debts. On the strength of a bare hope that new facilities will by and by arise, they venture to live far beyond their present means. No wonder if such persons are never able to sit down and say, we *owe no man any thing*.

There may be exceptions, but generally speaking the person's ability only decreases by delay. When can he be expected to have the means of paying for a given article, if not while reaping the advantage of it? But let the time of payment be deferred until other debts begin to be called for, and this, rest assured, is not likely to be met. You do the man no favour, in an ordinary way, to let his accounts lie unsettled over a reasonable period. If he has been afflicted; if Providence has frowned upon him; if he is diligent in business, do nothing to distress him. It is better that you should lose the debt, than add to the grief of one whom God has wounded. But I am speaking of common cases, and my remark is, that you do the person no real kindness to give him further time. At the end of a year he is usually less able, and far less willing to pay, than at the end of six months: Let two years elapse, and the matter is still worse, and so on for any longer period. And will he thank you for your forbearance? Not if there is truth in the maxim, that short reckonings make long friends. If there is an ungrateful set of men on earth, they are such as are unwilling to pay their debts. The way to secure the good will of any one is to give him but a short credit. Buyer and seller are both alike concerned in this matter of punctual payment.

3d. *Not a few contract needless debts, from a disposition to covet unnecessary and expensive enjoyments.*

For men to learn to be content with such things as they have, is a solemn religious duty. The real wants of mankind are easily satisfied, but their imaginary ones are insatiable as the grave. A person can very readily come into the plan of *owing no man any thing*, if he can only set bounds to his desires. But let him covet every pleasure or luxury that may happen to meet his eye, and it

must lead to debts and embarrassments. It is far easier for one to bring his mind to his condition, than his condition to his mind. There will be still some desire ungratified, some Mordecai in the gate, some Naboth who will not be persuaded to sell his vineyard. It has been said that every person can live within his income, be that income great or small. Be this true or false, it is plainly the duty of every one to strive thus to live. Here is a boundary, in the matter of expense, which no honest man will pass over, unless there is an absolute necessity for it. But let men begin the world where they ought to leave it; let them covet every thing they see, necessary or unnecessary; let them indulge their families in every foolish desire; let them never say *no* to any thing that is asked for, and debts will multiply of course. The necessities of life are usually cheap, but luxury and vanity come at a high price.

It is a wise arrangement of Providence, that what sustains life is found in abundance, and may be easily obtained. With a very little care every man almost may surround himself with actual comforts, and having these he should be satisfied. To say the least, debts should not be contracted for any thing else.

A very happy beginning has been made in this business of retrenchment. Our bills for spirituous liquors are dwindled down, in many cases, to almost nothing. This is as it should be; but it may be necessary to make other reductions, and stop other outlets. Money is a talent, and men are not at liberty to squander it away, however much they may happen to possess. But it is to those of narrow resources that my remarks here are chiefly intended to apply. And it cannot be concealed, that there is often an astonishing heedlessness among such persons on this subject. Debts accumulate upon them by the vanities, and not the necessities of life.

4th. *A wish to vie with those that are in better circumstances, leads many to contract needless debts.*

There is nothing disreputable in belonging to the common walks of life. A person ought to be valued by the intrinsic excellency of his character, and not by the fact of his having either much or little of this world's wealth. His life, his happiness, his moral and intellectual worth, depend not on the abundance that he possesseth.

The poor are often chosen to be heirs of the kingdom of heaven. Virtue is more likely to be found in a cottage than in a palace; it may oftener be met with beneath an humble dress than under a covering of purple and fine linen. Why then should people affect a style of attire and living, which they cannot afford? It is positively sinful for those in straitened circumstances, to be for ever striving to appear like such as are above them in fortune. I know not of any thing either in the spirit or precepts of the Bible, that requires the rich to descend to the level of the poor. But it is both weak and wicked for the poor to live as expensively as do the rich. This it is that involves them in a multitude of needless debts. Could they be content to occupy just the place assigned them by Providence, they might avoid every embarrassment. But they plunge into a thousand difficulties from a foolish endeavour to imitate others. Let men come to live and dress according to their real circumstances, and they need *owe no one any thing*. And this would give them respectability. It is only by appearing to be what he is not, that a person lets himself down.

But of all pride in the world, that is most contemptible, which blushes at being seen in the garb of honest industry. Why be afraid of that to which God has attached such importance! Men forget how much diligence in business is made to enter into the very essence of religion, in different parts of the Sacred Volume. *This we commanded you*—says the Apostle Paul—*that if any would not work, neither should he eat. For we hear that there are some which walk among you disorderly, working not at all, but are busy bodies. Now them that are such we command, and exhort by our Lord Jesus Christ, that with quietness they work, and eat their own bread.* Let it be noticed that idleness, in this passage, is denominated *a disorderly walk*, utterly inconsistent with an unblemished life. But our object is to look at its connection with needless debts. According to the principles of the Bible no man need to be ashamed of an honest calling, especially since it is the direct road to comfort and competency. The shame rests upon him who brings himself into perplexity by his own indolence.

Paul was a tent-maker, and he mentions it without a blush. Let men see, as he did, what constitutes true worth, and many

a difficulty will be shunned. They will no longer run in debt for the sake of seeming what they are not.

5th. *Many run needlessly in debt merely because it has become a customary thing to do so.*

We are all too ready to follow the multitude, even when we are certain it is to do evil. Not a few find a sufficient excuse for living upon credit, from the mere fact that others act in the same way. It becomes fashionable for every kind of business to be conducted without ready payment. The merchant, the mechanic, the manufacturer, and the husbandman, all fall into one pernicious custom. Indeed, they must do so, if people get into the habit of being so much trusted. The rich and the poor, the bond and the free, the industrious and the indolent, are soon drawn into the system. Its progress is natural, and you may easily mark its effects. After a short time the plan of being credited regulates every species of trade, and influences every commercial transaction, be it large or small. To run in debt is a thing so common, that few trouble themselves to sit down and look at its disadvantages. One does it, and another does it, until the injunction, *owe no man any thing*, is forgotten.

But can it be right for a man to follow a custom fraught with such obvious disadvantages? No one can tell the evils resulting from a course like this. Common prudence, apart from any thing the Bible says on the subject, would certainly lead a person to keep his worldly affairs arranged, and settled up in the best possible manner. At least twice a year, as it respects all ordinary accounts, he should be able to look around and say, *I owe no man any thing*. Could such a plan be adopted, what incalculable benefits would result from it! There would be a great saving of time, a saving of expense, a saving of character, and a saving of religious influence. Less labour would devolve upon executors, fewer failures would be witnessed, and it would not require one year to settle the business of the preceding.

6th. *Another cause of needless debts is the extreme facility with which almost any one may obtain credit.*

To trust men whose character for punctuality is well established, may often be convenient, and perhaps sometimes necessary. The injury does not come so much from giving a short credit to

such persons, as from giving it to every one. Now, when this comes to be the system adopted for doing business, it cannot be but that losses, and disappointments, and difficulties should grow out of it. If the object of the seller be to do a large business, rather than a good one, he will no doubt accomplish it. But see how this plan operates upon the debtor. After dealing a while at one place he very naturally begins to apprehend, and well he may, that there is some unwillingness to give him further credit. This leads him to open an account somewhere else, where precisely the same course is pursued. In this way the man soon becomes involved to an amount far beyond what he himself had any idea of. Nor is this the worst. One of his creditors makes a demand, or commences a suit, the rest are alarmed, and the remainder of the story is too well known to need repeating. His business is stopped, his reputation is gone, and his prospects for life are covered with a cloud. Had it been difficult for this person to obtain credit to such an extent, all these calamities might have been avoided. He would then have lived upon a smaller scale, and *owed no man any thing*.

And is this custom of trusting almost every one, advantageous to the seller? More business, it is true, is often done, but there are no returns made, or none to answer the purpose. A large capital is soon set afloat, and it is worth perhaps nearly a quarter part of it to collect the rest. In a little time business, upon this plan, must be given up, and what does it amount to? Why, many a man toils for years in this way; rises early, and sits up late, and eats the bread of carefulness, and thinks all the while he is doing well; and then at last finds himself totally disappointed. The profits have all been eaten up by losses arising from the practice of giving so much credit. Upon a different plan it would have been really better for himself, better for his family, and better for the community, had he done less than half the nominal amount of business. Of such an one it may with truth be said, he sows much, and reaps but little.

Thus you have before you some of the causes of needless debts. I have been thus particular that you may see where the corrective is to be applied. It is not by mourning over losses, and failures, and bankruptcies, that you will come into the plan of *owing no man any thing*. The first thing, in order, is to stop, and see

how the evil originates; for until this is done, the application of any effectual remedy is out of the question. Fix it then deeply in mind, that although this subject is of a secular nature, our arrangements in regard to it, are to be made upon the principles of the Bible. Christians are to incorporate religion with the whole business of buying, and selling, and getting gain. Do we then wish to do that of which God will approve? If so, let us be careful how we contract needless debts, especially beyond our means of discharging them. The morality of the Word of God, as well as our own real welfare, requires us to do this. It would be wicked not to aim after the condition brought to view in the text.

SERMON II.

DEBTS,—THE EVILS OF THEM.

ROMANS xiii. 8.—*Owe no man any thing.*

YOU will readily call to mind the original plan of these discourses. It was to consider the *causes*, the *evils*, and the *remedies* of needless debts. The first of these general heads was discussed on a former occasion. We come now to speak of the *evils* of being involved in debt. And,

1st. *A person so involved is in danger of losing his character, for strict and unwavering veracity.*

Promise-breaking has been called the twin sin of lying, and indeed it is a species of lying itself. A promise is nothing more, nor less, than a solemn pledge of one's veracity. Of course, when a man thus passes his word and fails—through his own negligence—to perform it, he is guilty of falsehood. But this is a thing which, too many of those involved in debt, are in the daily habit of doing. To quiet the fears of a number of creditors, especially when a person's affairs begin to decline, is found to be no easy matter. It is necessary to make the most explicit promises that, at such a time, the money shall be punctually paid. The time however arrives, the account is presented, but there is no preparation to meet it.—Another period is fixed upon, another promise is made, and another falsehood is told. This has become so much an every-day business with many people, that no dependence whatever can be put upon their word. They fall into a regular system of deception, and practice it, as it would seem, without scarcely thinking of its impropriety. Promises are made, and broken, almost as often as debts are called for. The man has contracted needless debts, and the pressure of his necessities is such as to bear down all the sanctity of truth.

This practice, I am confident, is fraught with greater mischief than is generally imagined. As it respects the person himself, it gradually subjects him to a debasement of character, such as scarcely any thing else can. Even a bad man, who is known always to speak the truth, does not sink so low. It soon comes to be the case that no sort of credit can be given to his statements, no confidence placed in his most serious declarations. His veracity has been so often forfeited that no one will interpose in his behalf. Abandoned by his best friends, he is left, and justly left, to implore assistance in vain. Nor is this all. From being despised by others he soon comes to despise himself. This is the climax of degradation—a burden too heavy to be borne.

And what is the effect, of this kind of deception, upon society? It is plain that whatever such a man may innocently do, every other member of the community may do likewise. Now let this mode of doing business become general, and every thing like harmony and prosperity is at an end. Distrust and apprehension pervade every bosom. The wheels of industry must inevitably stop. One debtor disappoints you, and another disappoints you, and there is no such thing as mutual confidence to be found. The merchant, the mechanic, and the farmer, all come to be suspicious of each other. *Judgment is turned away backward, and justice standeth afar off. Truth is fallen in the street, and equity cannot enter.*

2d. *When a person is involved in debt, he is under strong temptations to a dishonest course of conduct.*

The casualties of life are so numerous, that the best of men sometimes enter into agreements, which they cannot possibly fulfil. A train of untoward circumstances puts the power of payment entirely out of their reach. In such cases there is no real dishonesty, no intention to do a wrong thing, no wish to fatten upon the spoils of others. The creditor, it is true, is injured, but it is an injury which the debtor could not help inflicting. Did the evil stop here, and take no other shape, we should look upon it as a misfortune, rather than a crime. But a man overwhelmed with debt, is in great danger of turning aside from the path of uprightness. He has gone on by degrees, and almost imperceptibly, until at length he finds himself in a perfect labyrinth. One debt

after another has been contracted, one item of expense after another indulged in, and the whole added together becomes an alarming amount. And what plan can he adopt to extricate himself? For a time he tries to hope for the best, and endeavors to persuade himself that some favorable change will soon take place. But at last he is compelled to admit that there is no possibility of bearing up under the load. A multitude of creditors begin to press him for payment, on the one hand. On the other, poverty stares him in the face, and the wants of a helpless family plead loudly for relief. Alas! it is just here that his mind begins to waver between perfect honesty, and keeping back part of the price of the land. How hard is it for human nature to do exactly right, when under so many temptations to do wrong?

Impartial honesty is one thing, and I am sorry to say that custom, in matters of this sort, is frequently a very different thing. Nothing is more common, for example, than for a man fully to satisfy one creditor, while no provision whatever is made for the rest. But is it right, in ordinary cases, to make such a discrimination? Nay, something worse than this often takes place. The forms of law are made to subserve the person's designs, and he retains his property at the expense of treading under foot the sacred claims of justice. This is often done by one whose integrity, in brighter days, was never called in question. It is a pity for the principles of mankind to be put to so severe a test. The rule is simply *to do to others, as we would have them do to us*. But when a person is buried up in debts it is difficult to act upon this rule. Conscience seems to lose her wonted sensibility, and evil is put for good, and darkness for light.

This is a painful part of the subject, but I dare not be otherwise than faithful. The great day of the Lord will reveal the guilt of such practices, as those alluded to. But in the mean time, religion suffers by the alleged dishonesty of its professors. The church of Christ is reproached for retaining such members in its bosom. We could wish that it should never be told in Gath, nor published in the streets of Askelon. For the daughters of the Philistines rejoice, the uncircumcised triumph.

3d. *If a man is involved in debt, and neglects to pay his debts, it frequently makes others necessarily deficient.*

The defaulter may be said, like Achan, not to suffer alone in his iniquity. This very money, it may be, has to pass, in the space of a few days, or hours, through several hands. Of course, the deficiency of the first must render all the others deficient likewise. One disappointment here occasions twenty successive disappointments, and is a serious injury to as many different individuals. The credit of all these persons is thus impaired, and their character for punctuality lost. But who is to bear the burden of this accumulated evil? No one *ought* to bear it, except the negligent individual with whom it originated. The unhappy consequences do indeed come upon others, as well as himself, but upon every principle of equity, his alone is the fault.

This point deserves careful attention. Here is a person who wishes to act strictly in accordance with the injunction—*owe no man any thing*. His income is fixed, and every arrangement is made under the influence of a determination, not to live beyond it. But his resources are drawn, perhaps, from a hundred different channels. Consequently, let his wishes be what they may, he can be punctual no farther than others are so. If they are prompt, he can be prompt. If they are delinquent, he must also be delinquent.

I scarcely need add, that preachers of the Gospel are usually placed in this very situation. The credit of the ministry depends, in no small degree, upon their keeping—to use an expressive phrase—even with the world. And it is easy to imagine how much such a condition must contribute to their comfort. But how are they to attain to this happy state, if the compensation for their services is not made with a strict, and conscientious punctuality? I rejoice that there is no such deficiency among my people, as to prevent me from speaking freely. Yet many a minister has been afraid to preach from this text, on account of his own debts. The day, however, has come, when people should be told that they are under the same obligations to perform their duty, as the preacher to perform his. If they would have God's blessing, let them not be in debt to their minister.

4th. *The interests of a whole community suffer by individuals being embarrassed with debts.*

No place can prosper without a considerable proportion of indus-

trious, enterprising inhabitants. The thing is not to be accomplished by merely forming plans, or devising measures. Men must act rather than talk, they must not only resolve but execute their resolutions. But let any people fall into the habit of running in debt, and the affairs of that community will soon begin to verge towards ruin. It is so with one individual, and it must be so with a collection of individuals. Ride through the country, and you may see the evils of embarrassment, as they appear in weedy fields, and broken fences, and decaying houses. It looks as if the hand of industry was palsied, and every thing covered with blight and mildew. Now throw some dozens of such persons together, and you have a picture of the paralyzing influence, which debts must exert. No matter what the natural advantages such a town or village possesses. So far as this world's prosperity is concerned, I venture to affirm, it must go back, until an entirely new system is adopted. The young men of talent and enterprise will seek for occupation elsewhere. The place acquires what is perhaps quaintly termed a bad name, but bad names have a bad influence.

The real reason why so many communities are fast declining is not always seen. One and another are disheartened, and they hardly know the cause of the difficulty. The explanation, however, may be made very short. A multitude have lived beyond their income, and thus involved themselves in needless and burdensome debts. There may be other causes, but this is sufficient to account for the decline.

5th. *It often happens that the most serious difficulties arise, between such as are deeply in debt, and their creditors.*

Cordiality, and good feeling are best preserved, where there is no particular obligation to be acknowledged. But of all earthly favors that meets with the poorest return, which is conferred in the shape of trusting a person. Depend upon it you will not secure his good will, by delaying to collect any equitable account. On the contrary, this very delay seldom fails to produce coolness, and alienation, and must necessarily do so, while human nature continues as it now is. The man has been credited, and has delayed payment, until unpleasant sensations force themselves upon his mind. He now begins to dread the sight, and shun the company;

of the one to whom he is in debt. Nay, you will not unfrequently see him avoiding his very house, and passing by on the other side. But pay-day must come, however long it be postponed. And let the creditor take legal steps to collect what is most righteously his due, and how will he be treated? No epithet is too black to cast upon his character—no scandal too vile to circulate to his disadvantage. He will be sure to be denominated a cruel, unfeeling, hard-hearted tyrant. Now, what is the real cause of all this outcry against the man? Why, he has forced some delinquent to do, what he ought long since to have done, of his own accord. This is the length and breadth of his offending. There is a set of beings who gladly obtain all the credit they can, and these are the thanks they give for it.

I have sometimes wondered that men will go on with this system of trust, at the hazard of such a result. It can be no pleasant thing to be made a by-word, and a reproach among a company of common defaulters. But the creditor himself may come to lose his temper, and adopt measures of a too severe and coercive nature. His patience has been tried until there is little or none of it left, and he is now determined to have justice without mercy. How often is the milk of human kindness all dried out of the heart, by processes of this kind. The debtor is offended, the creditor is offended, and all the friends of both parties are sure to partake in the quarrel. Kindness and cordiality never yet sprung from duns and prosecutions. If men would live together as brethren, one step towards it is to *owe each other nothing*.

Permit me to mention another source of contention, arising from a delay in paying debts. The account runs on until it becomes perhaps twice as large as the person allows himself to suspect. At length it is presented, and he more than insinuates that he has been charged with articles which he never received. Nay, it is well if he does not impute palpable dishonesty to the creditor, in swelling it to so large an amount. These are the thanks the industrious mechanic, and unsuspecting merchant, get for their indulgence. After waiting for pay beyond all reasonable time, and perhaps calling for it again and again, they must have their integrity thus impugned. If this is not doing business at too dear a rate, it would be difficult to say what is.

6th. *A man often brings utter ruin on his family, by involving himself in debt.*

To provide for one's own household, is among the first and highest of all requisitions. The voice of nature, and of God, both speak alike clearly and solemnly on this subject. But what provision can that man make for *his own*, who contracts a thousand needless debts? He has been living so long beyond what he could at all afford, that it now appears almost impossible to come down to the proper level. A style has been adopted, and habits have been formed, by the whole family, which he has no means of supporting. At length his door begins to be crowded by a host of duns, and the sheriff is seen visiting his habitation. The idea of poverty has been concealed from his wife and children, till it is too late to do any thing to avoid it. Soon houses, and lands, and furniture are all exposed for sale, and struck off to the highest bidder. The sound of pleasure is succeeded by the rude voice of the auctioneer, and the family are as broken in heart, as they are in fortune. A new dwelling is allotted them, and a new scene opens before them.

Is this too strong a description? The simple truth on this subject can never be told, without giving a deep colour to the picture. There is scarcely an observer of passing events, who cannot call to mind scenes like this. The man involved himself in debt, and the sad consequences are felt in the breaking up, and dispersion of his family. His wife, long accustomed to better things, is driven by the heavy pressure of adversity, to adopt an entirely new mode of living. His children, brought up in ease and indolence, are now forced to make their unaided way through all the briers and thorns of this rugged world. All this evil often comes from a thoughtless imprudence in contracting debts. Had the man stated plainly to his family his real circumstances—had he carefully guarded them against all unnecessary expense—had he solicited their co-operation in a system of rigid economy, and had he set the example himself—the mischief might have been avoided. But he went inconsiderately forward, and is now left to reap the fruit of his doings, and to be filled with his own devices.

7th. *Great anxiety of mind is almost sure to result from the fact of being overwhelmed with debts.*

The greatest of all earthly blessings consists in being free from corroding care. Hence the proverb, so emphatically true, so universally applicable—*a contented mind is a continual feast*. Let a man be at peace in his own bosom, and you can scarcely make him wretched. But where can be his tranquillity, if harassed by a multitude of pressing debts? Does he seek relief in the business and bustle of the world? A never-ceasing apprehension of approaching ruin follows him there, and converts every sweet into bitterness. Does he retire for peace within the precincts of his own domestic circle? Every object that meets his eye only serves to send another pain to his heart. Does he look for refreshment in the oblivion of sleep? Alas, no pillow is soft enough to bring repose to his weary head. He lies down and rises up, goes out and comes in, but *peace* refuses to become an inmate of such a breast. There is still something to mar all his bliss, and fill every cup with wormwood.

And happy would it be for the poor man did the evil always stop here. But his is truly the sorrow of the world, and the Bible says that such sorrow worketh death. Who can be the subject of all this mortified pride, and still hold fast his integrity? The unhappy person hunts, but hunts in vain, for any ray of hope, for any single source of consolation. Despair meets him at every corner. Finally, he thinks of the temporary ease which intoxication brings with it, and seizes the fatal cup. Now his course is downward indeed. He goes on from bad to worse, and is hurried to ruin by the very means on which he fastened for relief. Would that this was but a solitary case. But they stand in groups, and each of them speaks of the misery of being in debt.

O let me live in the humblest cottage—let me sit down to the coarsest fare—let me lie on the hardest bed, rather than come to such an end!

8th. *I mention one more evil of being involved in debt—it is a poor preparation for death.*

There are some kinds of trouble that seem naturally to induce a sober, and considerate frame of mind. But anxiety occasioned by debts, if I mistake not, only serves to harden the heart, and put Eternity still further out of view. There is of necessity such an absorption in present cares, that the future is likely to be forgotten.

The debtor is the very man, who is in danger of saying to the Almighty—*depart from me, for I desire not the knowledge of thy ways.* How can the Bible, or prayer be thought of, amidst such a multitude of conflicting emotions? God is the last friend—strange as it may seem—God is the last friend, to whom he is likely to apply for relief, or consolation.

Soon death comes. Creditors and debtors must all hear the footsteps of the king of terrors. And ah! how necessary for such a moment that the mind be free from worldly trouble! Far other thoughts than those of debts will then need to be dwelt upon. As Eternity opens before us, we shall have enough to do of a different nature. It will require our whole time to prepare to settle with God. Let us then make no additional trouble for an hour like this.

These then are some of the prominent evils of running needlessly in debt. Should any one conclude that the description is overwrought, I can only say, it was not my intention to make it so. My object was simply to give a faithful view of these evils, as they appear in real life. But let me ask, is it possible to depict the disadvantages of such a course, in too glaring a colour? For my own part I feel assured, that, say what we may, the one half of the evils after all will not, and cannot be told. We have seen how it endangers a man's morals—his truth and integrity—to be deeply in debt. We have seen how the delinquency of one affects others, thus reaching through the community. We have seen how this system of debt and credit alienates man from his fellow man, and separates chief friends. We have seen the wretched man goaded on by despair, to drown his cares in the intoxicating bowl. We have seen what additional gloom debts gather over a death-bed scene. Ponder well these evils, and we hope you will feel prepared to adopt the contemplated remedies. Let each one of them have the force of an all-powerful motive. A regard to the good of your friends, and the community at large—a regard to the ties which bind you to your wives and little ones—a regard to the tranquillity of your last moments, all combine to press the subject upon your attention.

SERMON III.

DEBTS,--THE REMEDIES OF THEM.

ROMANS xiii. 8.—*Owe no man any thing.*

IN the first of these discourses it was proposed to consider the *causes*, the *evils*, and the *remedies*, of needless debts. The first two of these general divisions have already been brought under review. We come now, in conclusion of the subject, to treat of the *remedies* of such debts. And,

1st. *Men of business must come into the plan of refusing to give so much credit.*

If the evils heretofore specified, are ever to be removed, this is the point where a beginning is to be made. So long as the habits of society continue as they now are, thousands will run in debt, if they can only get themselves trusted. Of course, no cure of these evils can be effected, until those who have it in their power to control this matter, adopt an entirely new system. I will not take it upon me to say that men should, in no case, dispose of their goods on a credit. But I am free to say, a regard to the common good requires that this credit should be a short one, and given only to such as are able to pay. The evil, however, does not so much consist in trusting honest and punctual men, as in trusting every body. It is this general system of giving credit that carries such a train of miseries into families, and through the community at large. The disadvantages of such a course are many and great. It does exert, and must exert, a bad influence upon religion, as well as upon every personal and social interest. No one, in my view, can conduct an extensive business on this plan, and not be ultimately an injury to the community. The remark may seem harsh, but it is not inconsiderately made. Nay—the larger the

man's dealings, the more numerous the evils to which he gives occasion.

The person who shall be instrumental in breaking up the present system of giving credit, will confer a real blessing upon society. We shall then see more of the virtues of honesty and integrity, and a fresh impulse will be imparted to enterprise. There will be less anxiety of mind—less domestic trouble and disquietude—less embarrassment and distrust, among all classes of the community. Nor is this all. Religion will be less reproached, by the alleged dishonesty of its professors. We shall not then so frequently hear of this, and the other, church-member subjected to the imputation of having wandered from the path of uprightness. But in blessing others, this person would also do well for himself. If he did, for a time, trade less, the returns would be speedy, and the profits certain. He could, upon a plan like this, always know exactly how he stood, and on what to depend. Instead of doing an immense business and realizing but a small profit, his actual gains would be larger, and his labour less. A quarter of his time would not now be occupied in collecting debts, nor a quarter of his profits lost by giving credit. It would be better for himself, better for his friends, and better for the community.

Our merchants and mechanics must adopt some new plan, or continue to stand in their own light. The exigencies of the times, as well as their own comfort and usefulness, imperatively demand a change. And why will they not take a decided stand at once? They are now bitterly complaining of losses, and embarrassments, and failures, and with good reason they complain. Their goods are disposed of, until the entire capital with which they set out, is gone from their hands. But this is only a part of the evil. After toiling for years, they find that their earnings have all been put into a bag with holes. So many losses have occurred, that, upon a final settlement, comparatively little remains. Less than the person himself expected, and far less than his friends had any idea of. Now, how are these evils to be rectified? It is useless to wait for legislative interference further to regulate the matter of debt and credit. If we are unwilling to help ourselves, others have it not in their power to help us. Let our men of business determine on a change, and it will have its influence.

2d. *To do away the evils of being in debt, the people themselves must resolve not to be so often trusted.*

Let the present plan be once looked into, and no one can wonder why such multitudes are always embarrassed. They have fallen in arrears, and are kept in arrears, by having to pay debts long ago contracted. Instead of being able to lay up in store for time to come, such persons are for ever struggling, and toiling, to make good the deficiency of time past. This has all come from the *privilege* of being trusted. A privilege this, that has been dreadfully injurious to their character, injurious to their temporal welfare, and injurious to their religious hopes. Meet them when you may, they are sure to be overwhelmed with debts and duns, which ought long since to have been satisfied. What a miserable mode of living is this! The labours of one year all go to settle the accounts, and make up the delinquencies of the last. Never can these persons retire to rest with the comfortable reflection—that they *owe no man any thing*. Never can they awake in the morning, and thank God—that they are even with the world. On the contrary, they are always in a state of agitation, and not unfrequently the original debt is doubled by the costs of prosecution. Would that my voice could reach the ears of every such man, and my advice sink into his heart. I would entreat him for his own sake, and the sake of his family, to try and get upon a new, an entirely new system. Let him do without that, for which he cannot pay. Some such step must be taken, or his difficulties will only increase.

I shall greet the day when it shall no longer be considered a favour to be trusted. It will be an advantage to both buyer and seller, to both him who gives the credit and him who receives it. From how many humiliating scenes would it save the seller! On the present plan, he must often cringe and bow, to obtain at the hand of some Dives, what he has earned by the sweat of his face. He is told to call again, and is put off a second, perhaps a third or fourth time, and this with an air of haughty contempt. The poor man is subjected to all this mortification, and why? Because, forsooth, he ventures to ask for his just due. But the purchaser would be as much benefitted as the seller. There would then be no arrears to make up, and the summer could be occupied

in preparing for the ensuing winter. Even the child of penury would begin to have light in his dwelling. And should sudden death come, it would be easy to arrange his affairs, and set his house in order. In every view of the subject, taken either from this world or the next, the change would be a delightful one.

There is another idea that ought not to be lost sight of. Many dealers, at present, have two prices on their goods—one that they ask, another that they *will* take. I will not say how honest, or how politic, is such a plan. Yet certain am I that the habit of punctual payment would go far towards breaking it up. But there is one practice into which they are fairly driven. They tax their good customers to make up the losses occasioned by trusting bad ones. Thus it comes to pass that the price of living is actually several per cent. higher than it need be. It is time that some change was made. These defaulters are running their hands deep into the honest man's pocket. Was there no credit, every one would have to bear his own burden.

3d. *Every one must be content to appear according to his real circumstances, if he would not be involved in debt.*

The desire to appear well is not sinful, provided it be subject to proper regulations. Neatness is a virtue, and as such ought to be strongly inculcated upon all classes of society. A lowly cottage if it be but free from dirt, or a plain garb if it be but clean, is not to be despised. The credit of religion itself often depends upon little things, and this is one of them. There are few more pleasant sights than that of a household, in moderate circumstances, where every thing is decent, and in order. Such persons have the faculty of being comfortable with a little, and we commend them for it. Far be it from me to diminish the prevalence of such a feeling as this. It is against the common practice of living far above one's ability, that I beg leave to enter my solemn protest. It is weak as well as wicked to contract debts for such a purpose. Let people be neat in their dress and manner of living. Let them appear as well as their circumstances justify. We find no fault with this. But the custom of spending so much unnecessarily is utterly to be condemned. The Bible is as much against it, as the person's own real interest.

Now let the inquiry be instituted, and see what it is that in-

volves so many families in debt. It is not—depend upon it—for such articles of living as are really necessary to their comfort. The difficulty may be traced to mere matters of show, to a hundred items of expense for mere idle parade. Men can generally obtain the necessaries of life without overwhelming themselves with debts. But let them attempt to vie with their richer neighbours, and a demand is created which they have not the means of satisfying. Were they content to go back to the simplicity of their forefathers, relief might be found at once. We do not ask them to be negligent or slovenly. There is no contrariety between religion and refinement. Yet who does not know that neatness and finery are so distinct, as not always to be seen together? There is, however, no need of making a mistake. All that the Bible requires is, that people should appear according to their real circumstances. If they are poor, let them not run in debt to escape from the imputation of being so. The times, it is true, have changed; but the text is as binding as it ever was.

There is no sin in simply being poor. If this be the case with us, why not have the independence and firmness of mind to avow it? Our dress and furniture, and mode of living, if we mean to be honest men, should never rise above the measure of our ability. This, surely, is better than to shine in robes to which our resources are unequal. A sad array of evils might be avoided, if men would cease to burn incense to their own vanity. Debts come, not from the necessaries, but the luxuries of life.

I am no cynic, but I wish that Christian women would listen to an inspired Apostle. *Whose adorning, let it not be that outward adorning of plaiting the hair, and of wearing of gold, or of putting on of apparel. But let it be the hidden man of the heart, in that which is not corruptible, even the ornament of a meek and quiet spirit, which is in the sight of God of great price.* I make no comment on this passage, except to say, if the author of it should come into one of our religious assemblies, *in this he would commend us not.*

4th. *If people would keep out of debt they must be frugal in all their expenses.*

It is the pence—the small matters—that are to be looked after, if men would prosper in the world. Little things make up

the human character, and little expenses come, in the end, to a large amount. Many families spend twice as much as their neighbours, and yet have not a single superiour comfort. If there be a change of dress with every change of fashion, it must leak away the estate. It is not a niggardly spirit that we wish to see prevail; but who is not aware that prodigality and generosity are not the same thing? Nay—it is from the prudent and frugal portion of the community, that almost every benevolent enterprise draws its resources. The truly generous man feels the value of property, and is careful of it, on purpose that he may have to give to him who needeth. While the prodigal squanders so much in trifles, that he has little or nothing to spare for Christ, or the poor. The one saves that he may be able to contribute, the other spends until he is unable to do so. This is the difference between the two men, and these the different results to which they come. Yet after all, the generous man is far less likely to be encumbered with debts, than the prodigal. If he does give more to charitable objects, he can better afford to do it.

Think not that this subject is too insignificant to be brought before a religious assembly. No one can read the book of Proverbs, and not see how high an estimation is put upon the virtue of frugality. The Saviour himself has also beautifully enforced it, by his own example. After feeding multitudes by a miracle, he was careful to tell his disciples to gather up the fragments, that nothing might be lost. Why this prudence in one who could make a loaf feed a thousand? It was that he might discountenance every thing like waste, by his own example. Christians have only to act like their Master in this respect.

I will not stop to tell how much money is wasted, and how many debts are contracted, by the use of ardent spirits. The evil is diminishing, and we will all unite in thanking God for it. We hope the time is at hand, when not a single family can be found that pays more for rum than for bread. Only let the use of intoxicating liquor cease all over the land, and a heavy burden will be taken from the community. An old writer has quaintly said, one vice costs more than two children.

5th. *If men would shun the evils of being in debt, they must bring up their families in habits of industry.*

Man was not made to lead an idle life, nor does such a life consist with his welfare, either for this world or the next. Adam was placed in the garden of Eden, the sacred historian is careful to tell us, that he might dress it and keep it. Even in a state of innocence there was something for him to do, besides plucking and eating the delicious fruits of Paradise. But industry is still more a duty since the apostacy, which event rendered it a real blessing. Hence, the frequency with which indolence is condemned, in different parts of the Sacred Oracles. Solomon's exhortation is, *Go to the ant, thou sluggard, consider her ways and be wise. Which having no guide, overseer, or ruler, provideth her meat in the summer, and gathereth her food in the harvest.* Paul says, *Let him that stole, steal no more, but rather let him labour, working with his hands the thing which is good.* Nay, in another place he is still more emphatic, and declares in so many words, *If any will not work, neither should he eat.*

Dr. Dwight has somewhere remarked, that he never knew of but one lazy man who became a Christian, and that man, he says, became industrious from the day of his conversion.

It is, however, with the embarrassments that come from a want of industry, that we have now more especially to do. The wise man has described its unhappy influence with equal force and justice. *I went by the field of the slothful, and by the vineyard of the man void of understanding. And lo! it was all grown over with thorns, and nettles had covered the face thereof, and the stone wall thereof was broken down. Then I saw and considered it well, I looked upon it and received instruction. Yet a little sleep, a little slumber, a little folding of the hands to sleep. So shall thy poverty come as one that travelleth, and thy want as an armed man.* There never was a truer picture of the inroads which idleness is every day making upon human comforts. The decaying habitation, the broken fences, the weedy fields, the neglected accounts, the frequent duns, all tell but too plainly what a host of evils follow in its train. Well may it be said that *drowsiness clothes a man with rags.* Once persuade people to be industrious, and generally speaking they will no longer be in debt.

There is no country on the globe where industry can do so much as in this. We have no hereditary honours or offices. None are born princes, nobles, or great men, in this happy land. The road to wealth and power, on the contrary, is equally open to all, and every one is left to determine his own standing. No man is so poor but that he may live to see his son, rising to the highest places of profit and trust. The pious mother may look upon her babe with the fond hope of yet hearing him preach the everlasting Gospel. Men here are what God and nature intended them to be—free and equal. This, therefore, is the land where the influence of industry is most felt.

Let parents then educate their children to the practice of this virtue. A fortune bequeathed to them is often a mere incitement to ruin. They run through their patrimony, involve themselves in debt, and end in intoxication and destruction. Had they been brought up differently, instead of nuisances, they might have been blessings to mankind.

Look about, and see who it is that are floundering along from one difficulty to another. Are they the industrious, the sober, the diligent, the prudent part of the community? Are they the families who were taught from infancy to believe that labour, honest labour, is always commendable? No, these are not the persons whose character and fortunes are so often seen sinking together. Poverty is found among idle parents, idle children, and an idle household.

6th. *Once more. To escape from the evils of debt people must learn to be economical.*

He that is slothful in his work is said to be brother to him that is a great waster. There is a kind of relationship between indolence and bad management, which leads to equal difficulties. The idler will not submit to the labour of acquiring property, nor such as want economy to the trouble of preserving it. Both, of course, bring themselves into much the same straits, and sink alike pennyless to the grave. Industry is indeed a virtue, but industry without economy, is like attempting to fill a sieve with water. This is not the way to have one's barn filled with plenty. The want of care, simply, keeps thousands always in debt, and struggling with embarrassment.

This is one reason why so many are living in penury. It cannot be said that they deal with a slack hand, for they actually make zealous, and persevering exertions. Nor can they be said to be extravagant, for they keep within narrow limits in all matters of expense. But after all, there is scarcely a day in which they are not subjected to duns and difficulties. The reason is, nothing is turned to any good account. Every thing is out of order, out of season, and out of place, and hence the same amount of labour produces only half the effect. Some know how to make much of a little, but these persons make little of much. Can it then be expected that they should be free of debt? If windows were opened in heaven, such a thing might be. Pride has ruined thousands, and indolence its tens of thousands, and bad management a number equal to them both.

Permit me to introduce here a happy illustration of the virtues of frugality, industry, and economy, taken from the book of Proverbs. It makes a part of the animated description of what is called a virtuous woman. *She riseth while it is yet night, and giveth meat to her household, and a portion to her maidens. She considereth a field, and buyeth it; with the fruit of her hands she planteth a vineyard. She openeth her mouth with wisdom, and in her tongue is the law of kindness. She looketh well to the ways of her household, and eateth not the bread of idleness. Her husband is known in the gates, when he sitteth among the elders of the land. Her children rise up, and call her blessed; her husband also, and he praiseth her.* Well is it added—*many daughters have done virtuously, but thou excellest them all.* I remember once to have heard a distinguished civilian remark, that this picture ought to be framed, and hung up in every parlour of our country.

We have now completed the plan of these discourses. A patient view has been taken of the *causes*, the *evils*, and the *remedies* of being in debt. But preaching is in order to practice. The best evidence, therefore, which you can give of your approval of these sermons, is to adopt the advice they contain. Whether I have been able to make the same impression on your minds that exists on my own, is not for me to say. But I must again express the deep sense I have of the mischiefs of the present practice of con-

tracting debts. Unless I am altogether mistaken, this one thing is doing an immense injury. Let me ask then—shall not an effort, a serious effort be made, to bring about a different state of things? I call upon these men of business, and entreat them, by a regard to the welfare of this community, to adopt some new plan. I call upon my fellow-citizens to pause and consider whether their own best interests, and the interests of their families, do not demand a change. I call upon the professed disciples of Christ to give heed to that rule of his kingdom, which requires them to *owe no man any thing*. I charge you my friends, as you wish to die in peace, to keep your affairs well arranged, and your house set in order. May I hope that the present system of trusting and being trusted, will be narrowed down to one-fourth of its present size? But should I be totally disappointed; should I find that while the force of these arguments is admitted, they are suffered to have no influence; should I still hear of losses, and lawsuits, and failures, and embarrassments, I shall have the satisfaction of having done my duty. It will be a comfort to me to reflect, that I have presented the views of the Bible on the subject of being in debt. I add,

1st. *How well balanced is the character which the Bible would give to man!*

It may not, in every case, advance him to wealth, but it will raise him to respectability. On one page he finds that his first, and highest service is due to Him, in whose hand his breath is, and whose are all his ways. But this blessed book will be sure to tell him, on the very next page, to render to Cesar the things which are Cesar's. Its testimony is, that the man who really loves God, will be careful to maintain good works. Give it its due influence upon his heart, and he must become a good citizen, a good neighbour, a good friend, a good husband, a good parent, a good child. Let him take the Bible as his guide, and every duty will be performed at the proper time, and in the best manner. He will not resort to any dishonourable measures, for the sake of propping up a sinking credit. There will be no stumbling along into ruin, no tricks, nothing underhanded, no departures from strict integrity. His motto will be—*whatsoever things are true, whatsoever things are honest, whatsoever things are just, whatsoever things are pure, whatsoever things are lovely, whatsoever*

things are of good report—if there be any virtue, and if there be any praise, think on these things.

2d. *The Bible was intended to make men happy here as well as hereafter.*

You see what beneficial effects the single injunction in the text, is calculated to produce. Only let it be acted upon, and every evil of which we have been speaking would cease, would cease at once, would cease for ever. Debts, and duns, and lawsuits, and failures, would scarcely be heard of again. Men might live together, and buy, and sell, and get gain, and all in the spirit of the Gospel. Few debts, comparatively, would be contracted, and those few would be paid with undeviating punctuality. There would be a universal circulation of good feeling and kind offices. O, who does not wish to see the dawn of such a morning on our sinful world! The millennium is to bring with it just such a state of things as this. We pray for the coming of that happy day, because religion is to be universally prosperous. We pray for its coming, because Jesus is then to receive his appropriate honours. But is this all? No; we pray for it, because justice, truth, and righteousness are to cover the whole earth. We pray for it, because this wretched world is once more to become the dwelling-place of purity and peace. When the religion of the Bible comes to have its full influence, these happy results will be witnessed. But,

Finally, *It is not every one who pays his debts that will find the way to Heaven.*

My dear people—the people of my early and sacred love—there are worse delinquencies than those upon which we have been meditating. Many of you, I know, would not wrong a neighbour to the value of a single cent. You would not contract one debt, that you have not the means of punctually discharging. But does this unbending integrity extend to God, as well as man! Remember, I beseech you, that He also keeps an account. Alas! to be in arrears to the Judge of all: Think of this, and flee to the outstretched arms of a merciful Saviour.

And now, brethren, I commend you to God, and to the word of his grace, which is able to build you up, and give you an inheritance among all them which are sanctified.